Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-16. (Cancelled).

17. (Currently Amended) A method, comprising:

receiving, by a computer based system for managing an on-line marketplace, a selection of a non-tangible item;

placing, by the computer based system, an indicator of the non-tangible item in an electronic shopping cart;

receiving, by the computer based system, a first request to purchase the non-tangible item;

determining, by the computer based system, whether the non-tangible item is at least one of a independent item and a dependent item,

wherein in response to the non-tangible item being an independent item the first request to purchase is further processed, and

wherein in response to the non-tangible item being a dependent item an associated independent item is presented and the first request to purchase is suspended until the associated independent item is selected for purchase;

calculating, by the computer based system, at least one of a first amount of loyalty points and a monetary value of said loyalty points, to purchase at least one of (i) the non-tangible item in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item, wherein an amount of loyalty points for the purchase is displayed in response to a first loyalty account having a balance that is lower than the first amount of loyalty points;

receiving, by the computer based system, a selection of a second account associated with the at least one of non-tangible item and the associated independent item;

requesting, by the computer based system, at least one of profile access information and a selection to create a new account profile for the second account;

accessing, by the computer based system, the second account in response to receiving the profile second account information, wherein the profile second account information is received to define the non-tangible item;

debiting, by the computer based system, first loyalty points from a first loyalty account for applying to at least a portion of the first amount; and

transferring, by the computer based system, <u>at least one of (i)</u> the non-tangible item to the second account <u>in response to the non-tangible item being an independent item</u>, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item.

- 18. (Previously Presented) The method of claim 17, wherein the non-tangible item is a charitable donation to a particular charitable organization.
- 19. (Previously Presented) The method of claim 17, wherein the non-tangible item is a contribution to an IRA account.
- 20. (Previously Presented) The method of claim 17, wherein the non-tangible item is a credit of monetary value.
- 21. (Previously Presented) The method of claim 17, wherein the non-tangible item is frequent flyer miles.
 - 22. (Previously Presented) The method of claim 17, further comprising:

determining, by the computer based system, an insufficient balance of first loyalty points in the first loyalty account;

associating, by the computer based system, a second loyalty account having second loyalty points; and

debiting, by the computer based system, the second loyalty account an amount of the insufficient balance of second loyalty points.

23. (Previously Presented) The method of claim 17, further comprising:

determining, by the computer based system, a conversion ratio, wherein the conversion ratio is a mathematical proportion used to calculate a monetary value associated with the fist loyalty points.

24. (Previously Presented) The method of claim 23, further comprising:

displaying, by the computer based system, a points calculator wherein the points calculator is configured to determine a number of first loyalty points needed to purchase the non-tangible item.

25. (Previously Presented) The method of claim 17, further comprising: receiving, by the computer based system, a second request to purchase a first tangible item; calculating, by the computer based system, a second amount of loyalty points necessary to purchase the first tangible item;

debiting, by the computer based system, the first loyalty points from the first loyalty account; and

receiving, by the computer based system, shipping information associated with the first tangible item.

- 26. (Previously Presented) The method of claim 17, further comprising associating, by the computer based system, the second account with the on-line marketplace.
- 27. (Currently Amended) A tangible non-transitory computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer based system for managing an on-line marketplace, cause the computer based system to perform a method comprising:

receiving, by a computer based system, a selection of a non-tangible item;

placing, by the computer based system, an indicator of the non-tangible item in an electronic shopping cart;

receiving, by the computer based system, a first request to purchase the non-tangible item;

determining, by the computer based system, whether the non-tangible item is at least one of a independent item and a dependent item,

wherein in response to the non-tangible item being an independent item the first request to purchase is further processed, and

wherein in response to the non-tangible item being a dependent item an associated independent item is presented and the first request to purchase is suspended until the associated independent item is selected for purchase;

calculating, by the computer based system, at least one of a first amount of loyalty points and a monetary value of said loyalty points, to purchase at least one of (i) the non-tangible item in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item, wherein an amount of loyalty points for the purchase is displayed in response to a first loyalty account having a balance that is lower than the first amount of loyalty points;

receiving, by the computer based system, a selection of a second account associated with the at least one of non-tangible item and the associated independent item;

requesting, by the computer based system, at least one of profile access information and a selection to create a new account profile for the second account;

accessing, by the computer based system, the second account in response to receiving the profile second account information, wherein the profile second account information is received to define the non-tangible item;

debiting, by the computer based system, first loyalty points from a first loyalty account for applying to at least a portion of the first amount; and

transferring, by the computer based system, <u>at least one of (i)</u> the non-tangible item to the second account <u>in response to the non-tangible item being an independent item and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item.</u>

28. (Currently Amended) A system for managing an on-line marketplace comprising: a network interface communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program, is configured to:

receive receiving, by the processor, a selection of a non-tangible item;

<u>place</u> <u>placing</u>, by the processor, an indicator of the non-tangible item in an electronic shopping cart;

receive receiving, by the processor, a first request to purchase the non-tangible item;

determine, by the processor, whether the non-tangible item is at least one of a independent item and a dependent item,

wherein in response to the non-tangible item being an independent item the first request to purchase is further processed, and

wherein in response to the non-tangible item being a dependent item an associated independent item is presented and the first request to purchase is suspended until the associated independent item is selected for purchase;

calculate ealculating, by the processor, at least one of a first amount of loyalty points and a monetary value of said loyalty points, to purchase at least one of (i) the non-tangible item in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item, wherein an amount of loyalty points for the purchase is displayed in response to a first loyalty account having a balance that is lower than the first amount of loyalty points;

receive receiving, by the processor, a selection of a second account associated with the <u>at</u> least one of non-tangible item <u>and the associated independent item;</u>

request requesting, by the processor, at least one of profile access information and a selection to create a new account profile for the second account;

<u>access accessing</u>, by the processor, <u>the second account</u> in response to receiving the <u>profile</u> <u>second account</u> information, wherein the <u>profile</u> <u>second account</u> information is received to define the non-tangible item;

<u>debit</u> <u>debiting</u>, by the processor, first loyalty points from a first loyalty account for applying to at least a portion of the first amount; and

transfer transferring, by the processor, at least one of (i) the non-tangible item to the second account in response to the non-tangible item being an independent item and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item.

29. (Previously Presented) The method of claim 25, further comprising determining, by the computer based system, whether the first tangible item is at least one of a independent item and a dependent item;

30. (Previously Presented) The method of claim 29, further comprising:

presenting, by the computer based system, the independent item, in response to the first tangible item being the dependent item; and

requesting, by the computer based system, the selection of the independent item in response to the first tangible item being a dependent item.

- 31. (Previously Presented) The method of claim 30, further comprising receiving, by the computer based system, a selection of a second tangible item, wherein the second item is the dependent item.
- 32. (Previously Presented) The method of claim 29, further comprising presenting, by the computer based system, a plurality of dependent items, in response to the first tangible item being the independent item.
- 33. (Previously Presented) The method of claim 32, further comprising receiving, by the computer based system, a selection of the second tangible item, wherein the second item is at least of the plurality of dependent items.